

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
Thomas M Stepanek § Case No. 15-05114  
Diane L Stepanek §  
§  
Debtors §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Zane L. Zielinski, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 266,550.00  
(Without deducting any secured claims)

Assets Exempt: 3,960.00

Total Distributions to Claimants: 15,749.60

Claims Discharged

Without Payment: 501,806.55

Total Expenses of Administration: 2,594.40

3) Total gross receipts of \$ 18,344.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 18,344.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 429,800.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	2,594.40	2,594.40	2,594.40
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	58,451.00	35,768.15	35,768.15	15,749.60
<b>TOTAL DISBURSEMENTS</b>	\$ 488,251.00	\$ 38,362.55	\$ 38,362.55	\$ 18,344.00

4) This case was originally filed under chapter 7 on 02/17/2015 . The case was pending for 15 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 05/09/2016 By: /s/Zane L. Zielinski  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Inheritance for Thomas Stepanek	1229-000	18,344.00
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 18,344.00</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ NA</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Chase % Pierce & Associates 1 N Dearborn #1300 Chicago, IL 60602		429,800.00	NA	NA	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$ 429,800.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Zane L. Zielinski	2100-000	NA	2,584.40	2,584.40	2,584.40
Associated Bank	2600-000	NA	10.00	10.00	10.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 2,594.40</b>	<b>\$ 2,594.40</b>	<b>\$ 2,594.40</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Avenue 1000 Realty Ltd 1999 W. 75th Street Woodridge, IL 60517		225.00	NA	NA	0.00
	Diverse Funding Group 352 Sonwil Dr. Cheektowaga, NY 14225		1,936.00	NA	NA	0.00
	Dreyer Medical Clinic % ICS PO Box 1010 Tinley Park, IL 60477-9110		116.00	NA	NA	0.00
	Dreyer Medical Group Ltd PO Box 105173 Atlanta, GA 30348-5173		168.00	NA	NA	0.00
	DuPage Medical Group % Merchants' Credit Guide Co 223 W Jackson Blvd #700 Chicago, IL 60606		202.00	NA	NA	0.00
	First Dental 8 W. Gartner Rd. Naperville, IL 60540		86.00	NA	NA	0.00
	Forest Recovery Svcs/M&M Orthopaedi % Charles G McCarthy Jr & Assoc PO Box 1045 Bloomington, IL 61702		214.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	GE Money Bank % Meyer & Njus PA, Attys 1100 US Bank Plz - 200 S Sixth St Minneapolis, MN 55402		1,349.00	NA	NA	0.00
	ILL Dept of Employment Security Benefit Repayments P.O. Box 19286 Springfield, IL 62794		2,774.00	NA	NA	0.00
	Kohl's Payment Center PO Box 2983 Milwaukee, WI 53201-2983		595.00	NA	NA	0.00
	Macy's PO Box 183083 Columbus, OH 43218-3083		362.00	NA	NA	0.00
	Naperville Radiologists % ATG Credit LLC PO Box 14895 Chicago, IL 60614- 4895		33.00	NA	NA	0.00
	Rush Copley Medical Center Inc % Dreyer Foote Streit Furgason & Slocum - 1999 W Downer Pl Aurora, IL 60506		30,496.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Rush Copley Memorial Hospital % Medical Recovery Specialists LLC 2250 E Devon Ave; Ste 352 Des Plaines, IL 60018-4521		10,332.00	NA	NA	0.00
	Synchrony Bank/JCP PO Box 960090 Orlando, FL 32896- 0090		472.00	NA	NA	0.00
	The State of Illinois Dept. Revenue c/o Arnold Scott Harris 111 W. Jackson Blvd Chicago, IL 60604		1,571.00	NA	NA	0.00
	Valley Imaging Consultants % ATG Credit LLC PO Box 14895 Chicago, IL 60614- 4895		749.00	NA	NA	0.00
	VNA Health Care 400 N Highland Ave Aurora, IL 60506-3814		125.00	NA	NA	0.00
	Womens Healthcare Associates % ATG Credit LLC PO Box 14895 Chicago, IL 60614-4895		183.00	NA	NA	0.00
3	American Infosource Lp As Agent For	7100-000	197.00	196.98	196.98	86.74

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	Capital One, N.A.	7100-000	3,938.00	595.02	595.02	262.00
4	Merrick Bank	7100-000	2,011.00	1,456.27	1,456.27	641.23
1	Rush Copley Medical Center, Inc.	7100-000	317.00	33,519.88	33,519.88	14,759.63
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 58,451.00</b>	<b>\$ 35,768.15</b>	<b>\$ 35,768.15</b>	<b>\$ 15,749.60</b>



Document Page 9 of 12  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit 8

Case No:	15-05114	BWB	Judge:	Bruce W. Black	Trustee Name:	Zane L. Zielinski
Case Name:	Thomas M Stepanek				Date Filed (f) or Converted (c):	02/17/2015 (f)
	Diane L Stepanek				341(a) Meeting Date:	03/12/2015
For Period Ending:	05/09/2016				Claims Bar Date:	09/03/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Real Property	265,000.00	0.00		0.00	FA
2. Checking, savings or other financial accounts	100.00	0.00		0.00	FA
3. Checking, savings or other financial accounts	50.00	0.00		0.00	FA
4. Household goods and furnishings, including audio, video, and	800.00	0.00		0.00	FA
5. Wearing Apparel	60.00	0.00		0.00	FA
6. Automobiles, trucks, trailers, and other vehicles and access	4,000.00	0.00		0.00	FA
7. Automobiles, trucks, trailers, and other vehicles and access	500.00	0.00		0.00	FA
8. Inheritance for Thomas Stepanek (u)	0.00	23,975.83		18,344.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

			Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$270,510.00	\$23,975.83	\$18,344.00      \$0.00
			(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

The Trustee submitted a final report on October 15, 2015, and it is set for hearing on November 20, 2015.

RE PROP #	1	--	Location: 306 Millstream Ln, Oswego IL 60543
RE PROP #	2	--	Checking Account - Chase
RE PROP #	3	--	Savings Account - Bmo Harris
RE PROP #	4	--	Miscellaneous Household Goods, Furniture & Furnishings.
RE PROP #	6	--	2006 Ford Escape
RE PROP #	7	--	1997 Dodge
RE PROP #	8	--	Inheritance for Thomas Stepanek

Case 15-05114 Doc 26 Filed 05/13/16 Entered 05/13/16 14:22:28 Desc Main Document Page 10 of 12  
Initial Projected Date of Final Report (TFR): 11/20/2015  
Current Projected Date of Final Report (TFR): 10/15/2015

Exhibit 8

FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-05114  
Case Name: Thomas M Stepanek  
Diane L Stepanek

Trustee Name: Zane L. Zielinski  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX4420  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX3462  
For Period Ending: 05/09/2016

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
08/24/15	8	Thomas Stepanek Cashier's Check BMO Harris Bank	Thomas Stepanek's portion from the liquidation of inherited real estate	1229-000	\$18,344.00		\$18,344.00
09/08/15		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$18,334.00
11/20/15	5001	Zane L. Zielinski 105 WEST Madison; suite 1500 Chicago, Illinois 60602	Final distribution representing a payment of 100.00 % per court order.	2100-000		\$2,584.40	\$15,749.60
11/20/15	5002	Rush Copley Medical Center, Inc. C/O Michael Huseman 1999 West Downer Place Aurora, Il 60506	Final distribution to claim 1 representing a payment of 44.03 % per court order.	7100-000		\$14,759.63	\$989.97
11/20/15	5003	Capital One, N.A. C O Becket And Lee Llp Pob 3001 Malvern, Pa 19355-0701	Final distribution to claim 2 representing a payment of 44.03 % per court order.	7100-000		\$262.00	\$727.97
11/20/15	5004	American Infosource Lp As Agent For Us Cellular Po Box 248838 Oklahoma City, Ok 73124-8838	Final distribution to claim 3 representing a payment of 44.03 % per court order.	7100-000		\$86.74	\$641.23
11/20/15	5005	Merrick Bank Resurgent Capital Services Po Box 10368 Greenville, Sc 29603-0368	Final distribution to claim 4 representing a payment of 44.03 % per court order.	7100-000		\$641.23	\$0.00

COLUMN TOTALS	\$18,344.00	\$18,344.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$18,344.00	\$18,344.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$18,344.00	\$18,344.00

## Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX4420 - Checking	\$18,344.00	\$18,344.00	\$0.00
	\$18,344.00	\$18,344.00	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$18,344.00		
Total Gross Receipts:	\$18,344.00		

Page Subtotals:

\$0.00

\$0.00